

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KENNETH J. EVANS  
KAREN A. EVANS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-10545 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/23/2017 and confirmed on 7/12/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		179,950.00
Less Refunds to Debtor	1,525.00	
TOTAL AMOUNT OF PLAN FUND		178,425.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	8,186.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,686.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CITIZENS BANK NA F/K/A RBS CITIZENS N Acct: 9045	0.00	97,364.55	0.00	97,364.55
	CITIZENS BANK NA F/K/A RBS CITIZENS N Acct: 9045	522.64	522.64	0.00	522.64
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 0076	0.00	26,178.60	0.00	26,178.60
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 0075	0.00	25,809.60	0.00	25,809.60
					149,875.39

Priority					
	REBEKA A SEELINGER ESQ Acct:	0.00	0.00	0.00	0.00
	KENNETH J. EVANS Acct:	0.00	0.00	0.00	0.00
	KENNETH J. EVANS Acct:	1,525.00	1,525.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct:	0.00	0.00	0.00	0.00
	SEELINGER LAW CORPORATION Acct:	3,500.00	3,500.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3723	6,411.54	6,411.54	0.00	6,411.54
					6,411.54

Unsecured					
	AT&T UNIVERSAL CARD Acct: 1786	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA**++ Acct: 2208	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 0933	9,798.03	1,765.45	0.00	1,765.45
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 8418	9,606.51	1,730.94	0.00	1,730.94
	JPMORGAN CHASE++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5909				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	133.78	24.11	0.00	24.11
	Acct: 4457				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	164.70	29.68	0.00	29.68
	Acct: 3629				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 5871				
	DISCOVER BANK(*)	12,946.53	2,332.76	0.00	2,332.76
	Acct: 2906				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 4938				
	NORTHWEST BANK*	5,888.14	1,060.94	0.00	1,060.94
	Acct: 1442				
	CITIZENS BANK NA(*)	4,672.40	841.89	0.00	841.89
	Acct: 7595				
	MIDLAND FUNDING LLC	2,023.88	364.67	0.00	364.67
	Acct: 2132				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	1,562.95	281.62	0.00	281.62
	Acct: 1133				
	MIDLAND FUNDING LLC	10,701.10	1,928.17	0.00	1,928.17
	Acct: 0347				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3614				
	DEPARTMENT STORES NATIONAL BANK	398.86	71.87	0.00	71.87
	Acct: 4710				
	INTERNAL REVENUE SERVICE*	110.12	19.84	0.00	19.84
	Acct: 3723				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2132				
	MARY F KENNEDY ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					10,451.94

TOTAL PAID TO CREDITORS

166,738.87

TOTAL CLAIMED

PRIORITY 6,411.54

SECURED 522.64

UNSECURED 58,007.00

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

KENNETH J. EVANS

KAREN A. EVANS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10545 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Kenneth J. Evans  
Karen A. Evans  
Debtors

Case No. 17-10545-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: May 25, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth J. Evans, Karen A. Evans, 5218 Woodbridge Ct., Erie, PA 16509-2592
14632211	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court., Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059
14647472	+ Citizens Bank, N.A., f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14632219	Northwest Savings Bank, 2 Liberty St, Warren, PA 16365

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14632208	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 00:01:37	AT&T Universal Card, PO Box 6235, Sioux Falls, SD 57117-6235
14632209	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 25 2022 23:57:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14635731	Email/Text: Bankruptcy.RI@Citizensbank.com	May 25 2022 23:57:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14632220	Email/Text: Bankruptcy.RI@Citizensbank.com	May 25 2022 23:57:00	RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
14632210	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 00:01:20	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14647472	^ MEBN	May 25 2022 23:52:41	Citizens Bank, N.A., f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14632214	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 25 2022 23:57:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14632213	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 25 2022 23:57:00	Comenity Bank/the Buckle, Po Box 18215, Columbus, OH 43218
14632215	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 25 2022 23:57:00	Comenitybank/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6232
14632225	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 00:01:27	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14707011	Email/Text: bnc-quantum@quantum3group.com	May 25 2022 23:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14638414	Email/Text: mrdiscen@discover.com	May 25 2022 23:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14632216	+ Email/Text: mrdiscen@discover.com		

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User: auto

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		May 25 2022 23:57:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14632217	Email/Text: sbse.cio.bnc.mail@irs.gov		
		May 25 2022 23:57:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14632212	Email/PDF: ais.chase.ebn@aisinfo.com		
		May 26 2022 00:01:20	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14632218	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 25 2022 23:57:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14696924	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 25 2022 23:58:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14707624	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 26 2022 00:01:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14632874	+ Email/PDF: rmscedi@recoverycorp.com		
		May 26 2022 00:01:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14667889	Email/Text: bnc-quantum@quantum3group.com		
		May 25 2022 23:57:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14632221	+ Email/PDF: gecscdi@recoverycorp.com		
		May 26 2022 00:01:42	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
14632222	+ Email/PDF: gecscdi@recoverycorp.com		
		May 26 2022 00:01:33	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632223	+ Email/PDF: gecscdi@recoverycorp.com		
		May 26 2022 00:01:41	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632224	+ Email/PDF: gecscdi@recoverycorp.com		
		May 26 2022 00:01:42	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632488	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		May 25 2022 23:57:00	Toyota Motor Credit, PO Box 105386, Atlanta GA 30348-5386
14654880	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		May 25 2022 23:57:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14632226	*+	AT&T Universal Card, PO Box 6235, Sioux Falls, SD 57117-6235
14632227	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14632229	*P++	CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577, address filed with court:, Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059
14632238	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
14632228	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14632232	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14632231	*	Comenity Bank/the Buckle, Po Box 18215, Columbus, OH 43218
14632233	*+	Comenitybank/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6232
14632243	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14632234	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14632235	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14632230	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14632236	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14632237	*	Northwest Savings Bank, 2 Liberty St, Warren, PA 16365

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14632239	*+	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
14632240	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632241	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632242	*+	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14687840	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Mary F. Kennedy	on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javidianlaw.com, coleen@javidianlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Kenneth J. Evans rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Joint Debtor Karen A. Evans rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6